

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

**IN RE:**

**CASE NO.: 20-13564-mdc  
CHAPTER 13**

Kristy L Rees,  
Richard C Rees,  
Debtors.

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**OBJECTION TO CONFIRMATION OF DEBTORS'  
AMENDED CHAPTER 13 PLAN**

Lakeview Loan Servicing, LLC ("Secured Creditor"), by and through its undersigned counsel, objects to confirmation of Debtor's Amended Chapter 13 Plan (DE #20), and states as follows:

1. Debtors, Kristy L Rees and Richard C Rees ("Debtors"), filed a voluntary petition pursuant to Chapter 13 of the Bankruptcy Code on September 2, 2020.
2. Secured Creditor holds a security interest in the Debtor's real property located at 437 Colonial Park Dr, Springfield, PA 19064, by virtue of a Mortgage recorded on December 19, 2017 instrument number 2017066988 Book 6104, at Page 1743 of the Public Records of Delaware County, PA. Said Mortgage secures a Note in the amount of \$304,385.00.
3. On November 11, 2020, Secured Creditor filed a Proof of Claim (No.: 12-1) which itemized a pre-petition arrearage of \$14,389.15.
4. The Debtors filed an Amended Chapter 13 Plan on December 8, 2020.
5. The Plan proposes to cure Secured Creditor's pre-petition arrearages via a loan modification. Thus far, a loan modification has not been offered or approved.
6. Debtor is obligated to fund a Plan which is feasible to cure the arrears due to the objecting creditor within a reasonable time pursuant to 11 U.S.C § 1322(b)(5). Therefore, in the event that any loss mitigation efforts are not successful, the plan fails to satisfy the confirmation requirements of 11 U.S.C § 1325(a)(1). Secured Creditor objects to any

Plan which proposes to pay anything less than \$14,389.15 to cure the pre-petition arrearages over the life of the plan.

**WHEREFORE**, Secured Creditor respectfully requests this Court sustain the objections stated herein and deny confirmation of Debtors' Plan, and for such other and further relief as the Court may deem just and proper.

RAS Citron, LLC  
Attorney for Secured Creditor  
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By: /s/Charles Wohlrab  
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**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on December 29, 2020, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

BRAD J. SADEK  
Sadek and Cooper  
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Kristy L Rees  
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Springfield, PA 19064

Richard C Rees  
437 Colonial Park Drive  
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WILLIAM C. MILLER, Esq.  
Chapter 13 Trustee  
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United States Trustee  
Office of United States Trustee  
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